

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE

IN RE: GREGORY WILLIAMS)	
1003 KINGSTON SPRINGS ROAD #B)	CASE NO.: 14-04911
KINGSTON SPRINGS, TN 37082)	CHAPTER 13
SSN: XXX-XX-7510)	JUDGE: HARRISON
)	
Debtors GREGORY WILLIAMS)	

AMENDED MONTHLY FAMILY BUDGET

<u>EXPENSES</u>	<u>Prior Budget*</u> 6/20/2014	<u>Current Budget*</u> 6/15/2016
Rent / Mortgage:	\$ 800.00	\$ 650.00
Utilities:		
Electricity, heat & natural gas	\$ 150.00	\$ 125.00
water, sewer, garbage		\$ 40.00
Telephone. Cell phone, internet, satellite and cable	\$ 136.00	\$ 120.00
rental or homeowners insurance		
home maintenance		
Other :		
Other (_____):		
 Food and housekeeping supplies	 \$ 300.00	 \$ 250.00
childcare and childrens education costs		
clothing, Laundry & Dry Cleaning:	\$ 20.00	\$ 25.00
personal care products & services	\$ 10.00	\$ 15.00
Medical & Dental Expenses:	\$ 20.00	\$ 20.00
Transportation, include gas, maintenance, bus or train fair:	\$ 150.00	\$ 175.00
Insurance (not deducted from wages):		
Life:		
health		
vehicle	\$ 80.00	\$ 80.00
Other:		
Other (_____):		
 Taxes (not deducted from wages):		
Child Support:		
Installment payments		
Other Monthly Expenses (PROPOSED SECURED CREDIT CARD):		\$ 75.00
 TOTAL MONTHLY EXPENSES:	 \$ 1,666.00	 \$ 1,575.00

AMENDED MONTHLY FAMILY BUDGET, CONTINUED

<u>INCOME</u>		<u>Prior Budget*</u>	<u>Current Budget*</u>
Debtor's Gross Income:		\$ 2,469.00	\$ 2,581.00
Spouse's Gross Income:			
Subtotal Gross Income:		\$ 2,469.00	\$ 2,581.00
Payroll Deductions:	<u>Prior*</u>	<u>Current*</u>	
Payroll Taxes:	\$ 194.00	\$ 266.00	
401(K):		\$ 50.00	
Health Insurance:	\$ 159.00	\$ 184.00	
Life Insurance:			
Short Term Disability:		\$ 19.00	
Total Payroll Deductions:	\$ 353.00	\$ 519.00	
Subtotal Net Income:		\$ 2,116.00	\$ 2,062.00
Other Regular Income:			
Support/Alimony:			
Pension/SS/VA:			
Other (____):			
TOTAL MONTHLY INCOME:		\$ 2,116.00	\$ 2,062.00
SUMMARY:			
Total Monthly Income (from above):		\$ 2,116.00	\$ 2,062.00
minus Total Monthly Expenses (from page 1):		\$ 1,666.00	\$ 1,575.00
equals Monthly Surplus:		\$ 450.00	\$ 487.00
Monthly Plan Payment:		\$450.67	\$484.00
Duration of Plan (months):		60	60
Dividend to Unsecured Creditors (%):		20%	20%
Secured Creditors Affected:			

Budgeting Class Completed on **August 19, 2014**

** Explain any increase or decrease in income, expenses, or dividend that exceeds 10%:

Debtor is seeking permission to obtain a secured credit card for the purpose of rebuilding his credit and improve his credit score for the purpose of obtaining a home loan. Rent has decreased.

/s/ **Gregory Williams** **6/3/16**

